

**From:** [Patrick Schmerber](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Friday, November 20, 2015 2:00:05 PM

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Dear Secretary of the Board Poliquin,

I am an Employee of Oregon State Credit Union and I feel that it is crucial for Americans to have a choice in their financial institution and for everyone to have the opportunity to become a member of a credit union. I support the Northwest Credit Union Administrations proposed field of membership policy. Everyone should have access to affordable financial services and this policy is a step in the right direction.

The National Credit Union Association's proposed rule reforming the Field of Membership regulations is much appreciated. These rules have not been updated in some time and are no longer adequately serving the credit union industry. In fact, they are limiting member service and our ability to serve our communities and select employee groups. The number of federally chartered credit unions has been decreasing over the last several years and the restrictive field of membership rules play a large part in that trend. Bringing some common sense changes to the rules to bring them into current times makes a lot of sense and we support the NCUA's efforts in this regard.

Sincerely,

Patrick Schmerber  
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